

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.
0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Jack Michael Sirignano
Heather Ellen Sirignano

Case No.: 17-12188
Judge: Christine M. Gravelle

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS - AMENDED

☐ Original ☐ Modified/Notice Required Date: November 8, 2018
☐ Motions Included ☒ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY
SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JIW Initial Debtor: JMS Initial Co-Debtor HES

Part 1: Payment and Length of Plan

a. The debtor shall pay 2,628.71 Monthly to the Chapter 13 Trustee, starting on December 1, 2018 for approximately 39 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
- ☒ Other sources of funding (describe source, amount and date when funds are available): Tax refunds to be remitted as part of Chapter 13 Plan payments.

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:
Tax refunds to be remitted as part of Chapter 13 Plan payments. Chapter 13 Plan payments to date \$47,907.61.

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
State of New Jersey	Taxes and certain other debts	3,202.26

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Shellpoint Mortgage Servicing	21 Holiday Road Manalapan, NJ 07726 Monmouth County Block 701 Lot 18 purchased June 15, 2005, \$445,900; Antoinette Sirignano deceased, Heather Ellen Sirignano as surviving tenant; tax assessment \$399,100	64,176.33	0.00	64,176.33	2,704.36

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

- 1.) The debtor values collateral as indicated below. If the claim may be modified under Section

1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

Ford Motor Credit

g. Secured Claims to be Paid in Full Through the Plan ☐ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
Tax Collector Manalapan Township	21 Holiday Road Manalapan, NJ 07726 Monmouth County Block 701 Lot 18 purchased June 15, 2005, \$445,900; Antoinette Sirignano deceased, Heather Ellen Sirignano as surviving tenant; tax assessment \$399,100	1,201.20

Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$___ to be distributed *pro rata*
- ☒ Not less than 100 percent
- ☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured claims** shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
-NONE-						

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: May 8, 2017.

Explain below **why** the plan is being modified:

Chapter 13 Plan to provide for 100% dividend to general unsecured creditors and to include tax refunds.

Explain below **how** the plan is being modified:

Chapter 13 Plan to provide for 100% dividend to general unsecured creditors and to include tax refunds.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: November 8, 2018

/s/ Jack Michael Sirignano

Jack Michael Sirignano

Debtor

Date: November 8, 2018

/s/ Heather Ellen Sirignano

Heather Ellen Sirignano

Joint Debtor

Date November 8, 2018

/s/ Joseph I. Windman, Esq.

Joseph I. Windman, Esq. (JIW7236)

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 11
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jack Michael Sirignano
 Heather Ellen Sirignano
 Debtors

Case No. 17-12188-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 4
 Total Noticed: 94

Date Rcvd: Nov 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2018.
 db/jdb

cr +Jack Michael Sirignano, Heather Ellen Sirignano, 21 Holiday Road,
 Manalapan, NJ 07726-2709
 +CAB East LLC, serviced by Ford Motor Credit Compan, P.O. Box 62180,
 Colorado Springs, CO 80962-2180
 516628584 +Alpert Zales & Castro Pediatric Cardiolo, PO Box 670, Cape May Court House, NJ 08210-0670
 516628585 +Bank of America, PO Box 5170, Simi Valley, CA 93062-5170
 516628586 +Barclays Bank, PO Box 13337, Philadelphia, PA 19101-3337
 516628594 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citi Cards, PO Box 183113, Columbus, OH 43218)
 516628591 +CentraState Medical Center, 901 West Main St, Freehold, NJ 07728-2549
 516628590 +CentraState Medical Center, RMB Inc, 409 Bearden Park Circle, Knoxville, TN 37919-7448
 516628588 +Central Jersey ER Med Assoc, AmeriFinancial Solutions, PO Box 65018,
 Baltimore, MD 21264-5018
 516628589 +Central Jersey Spine & Wellness LLC, 4251 Route 9 North Bldg 3 Suite B,
 Freehold, NJ 07728-8303
 516628592 +Chase, PO Box 15548, Wilmington, DE 19886-5548
 516628593 +Chase Card Services, PO Box 15153, Wilmington, DE 19886-5153
 516628595 +Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
 516628596 +Citibank/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
 516628597 +Citibank/Home Depot, Alltran Financial, PO Box 722910, Houston, TX 77272-2910
 516870000 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516637765 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Co, POB 62180,
 Colorado Springs, CO 80962-4400)
 516780718 +FORTIVA, PO BOX 105555, ATLANTA, GA 30348-5555
 516628603 +Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
 516628604 +Fortiva Retail Credit, PO Box 105341, Atlanta, GA 30348-5341
 516628605 +Fortiva Retail Credit/Atlanticus, PO Box 790105, St Louis, MO 63179-0105
 516628606 +Freehold Endoscopy Associates, 222 Schanck Rd 100, Freehold, NJ 07728-2974
 516628607 +Freehold Endoscopy Assocs, Savit Collection Agency, PO Box 250,
 East Brunswick, NJ 08816-0250
 516628608 +HFC, PO Box 5233, Carol Stream, IL 60197-5233
 516628610 +Home Depot Credit Services, Citibank, PO Box 9001010, Louisville, KY 40290-1010
 516628611 +Household Finance Corporation III, Household Finance/HFC, PO Box 1231,
 Brandon, FL 33509-1231
 516628620 +MMG Anesthesia, 222 Schanck Rd 302, Freehold, NJ 07728-2974
 516628614 +Macy's/DSNB, Department Stores National Bank, PO Box 9001094, Louisville, KY 40290-1094
 516628615 +Macy's/DSNB, Department Stores National Bank, PO Box 8061, Mason, OH 45040-8061
 516628617 +Macy's/DSNB, Department Stores National Bank, PO Box 8228, Mason, OH 45040-5228
 516628616 +Macy's/DSNB, Department Stores National Bank, PO Box 6167, Sioux Falls, SD 57117-6167
 516628618 +Middlesex-Monmouth Gastro, Savit Collection Agency, PO Box 250,
 East Brunswick, NJ 08816-0250
 516628619 +Middlesex/Monmouth Gastroenterology, 222 Schanck Rd 302, Freehold, NJ 07728-2974
 516628621 +Monmouth Ocean Pulmonary Medicine, 901 W Main Street 160, Freehold, NJ 07728-2537
 516628622 +New Penn Financial LLC, Fein Such Kahn & Shepard PC, 7 Century Dr 201,
 Parsippany, NJ 07054-4673
 516874786 New Penn Financial, LLC, c/o Shellpoint Mortgage Servicing, PO Box 10826,
 Greenville, SC 29603-0826
 516628629 +RWJ Physicians Enterprise PA, PO Box 826405, Philadelphia, PA 19182-6405
 516742962 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 PO Box 245, Trenton, NJ 08695-0245)
 516628630 +Shellpoint Mortgage Servicing, PO Box 1410, Troy, MI 48099-1410
 516628631 +Shellpoint Mortgage Servicing, PO Box 619063, Dallas, TX 75261-9063
 516628632 +Sheriff Monmouth County, 2500 Kozloski Road, Freehold, NJ 07728-4424
 516628634 +State of New Jersey, Division of Taxation, Pioneer Credit Recovery, PO Box 1018,
 Moorestown, NJ 08057-0018
 516628635 +Synchrony Bank, Allied Interstate, PO Box 1954, Southgate, MI 48195-0954
 516628643 +Synchrony Bank/JCPenney Credit Card, Allied Interstate, PO Box 1954,
 Southgate, MI 48195-0954
 516628646 +Synchrony Bank/TJX Rewards, EGS Financial Care, PO Box 1020, Horsham, PA 19044-8020
 516628651 +TD Bank/Target Credit, PO Box 84037, Columbus, GA 31908-4037
 516628649 +Target Card Services, PO Box 660170, Dallas, TX 75266-0170

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2018 23:54:42 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: usptrregion03.ne.ecf@usdoj.gov Nov 09 2018 23:54:37 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 4
Total Noticed: 94

Date Rcvd: Nov 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516628583 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 23:59:17 AEO/Synchrony Bank,
PO Box 530942, Atlanta, GA 30353-0942

516628587 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 09 2018 23:58:58 Capital One Bank,
PO Box 71083, Charlotte, NC 28272-1083

516862775 +E-mail/Text: bankruptcy@cavps.com Nov 09 2018 23:54:58 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

516628598 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2018 23:54:16
Comenity Bank-Pier 1 Imports, PO Box 659617, San Antonio, TX 78265-9617

516628599 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2018 23:54:16
Comenity Bank-Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728

516628600 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2018 23:54:16 Comenity Bank/Annie Sez,
PO Box 659584, San Antonio, TX 78265-9584

516628601 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 09 2018 23:54:16 Comenity Bank/WayFair,
PO Box 659617, San Antonio, TX 78265-9617

516636868 E-mail/Text: mrdiscen@discover.com Nov 09 2018 23:53:44 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516628602 +E-mail/Text: mrdiscen@discover.com Nov 09 2018 23:53:44 Discover Financial Services,
PO Box 71084, Charlotte, NC 28272-1084

516877754 E-mail/PDF: resurgentbknofications@resurgent.com Nov 10 2018 00:09:51 LVNV Funding LLC,
c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517230941 E-mail/PDF: resurgentbknofications@resurgent.com Nov 09 2018 23:59:34
LVNV Funding, LLC its successors and assigns as as, PO Box 10587,
Greenville, SC 29603-0587

516628613 +E-mail/Text: bk@lendingclub.com Nov 09 2018 23:55:12 Lending Club Corp,
71 Stevenson St 300, San Francisco, CA 94105-2985

516782488 +E-mail/Text: bankruptcydpt@mcme.com Nov 09 2018 23:54:36 MIDLAND FUNDING LLC,
PO BOX 2011, WARREN, MI 48090-2011

516628624 +E-mail/Text: bnc@nordstrom.com Nov 09 2018 23:53:52 Nordstrom Bank, PO Box 6555,
Englewood, CO 80155-6555

516628623 +E-mail/Text: bnc@nordstrom.com Nov 09 2018 23:53:52 Nordstrom Bank, TD Bank,
PO Box 79139, Phoenix, AZ 85062-9139

516869621 +E-mail/Text: JCAP_BNC_Notices@jcap.com Nov 09 2018 23:54:55 Nordstrom Fsb,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

516721301 E-mail/PDF: cbp@onemainfinancial.com Nov 09 2018 23:59:16 ONEMAIN FINANCIAL,
P.O. BOX 3251, EVANSVILLE, IN 47731-3251

516628626 +E-mail/PDF: cbp@onemainfinancial.com Nov 09 2018 23:58:24 OneMain Financial, PO Box 499,
Hanover, MD 21076-0499

516628627 +E-mail/PDF: cbp@onemainfinancial.com Nov 09 2018 23:58:48 OneMain Financial, PO Box 70911,
Charlotte, NC 28272-0911

516628625 +E-mail/PDF: cbp@onemainfinancial.com Nov 09 2018 23:58:25 OneMain Financial,
PO Box 9001122, Louisville, KY 40290-1122

516628628 +E-mail/PDF: cbp@onemainfinancial.com Nov 09 2018 23:59:16 OneMain Financial,
3585 Route 9 North Suite 28, Freehold, NJ 07728-2672

517037891 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 09 2018 23:58:35
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

517037892 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 09 2018 23:59:29
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541,
Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541

516881456 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 09 2018 23:59:29
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,
Norfolk VA 23541

516881031 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 09 2018 23:59:03
Portfolio Recovery Associates, LLC, c/o Choice Privileges, POB 41067, Norfolk VA 23541

516881448 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 09 2018 23:59:28
Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Orchard Bank, POB 41067,
Norfolk VA 23541

516881847 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Nov 10 2018 00:21:29
Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067,
Norfolk VA 23541

516714549 E-mail/Text: bnc-quantum@quantum3group.com Nov 09 2018 23:54:28
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

516628581 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 23:58:50 R' Us Credit Card/Synchrony Bank,
Advanced Call Center Technologies, PO Box 9091, Gray, TN 37615-9091

516628582 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 23:58:50 R'Us Credit Cards/Syncb,
PO Box 530938, Atlanta, GA 30353-0938

516628636 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 23:58:26 Synchrony Bank, PO Box 960061,
Orlando, FL 32896-0061

516628637 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 23:58:50 Synchrony Bank, PO Box 965022,
Orlando, FL 32896-5022

516628640 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 23:59:17 Synchrony Bank, PO Box 965013,
Orlando, FL 32896-5013

516628639 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 23:59:18 Synchrony Bank, PO Box 965033,
Orlando, FL 32896-5033

516628638 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 23:58:27 Synchrony Bank, PO Box 965009,
Orlando, FL 32896-5009

516628641 +E-mail/PDF: gecsed@recoverycorp.com Nov 09 2018 23:58:49 Synchrony Bank/American Eagle,
PO Box 530942, Atlanta, GA 30353-0942

District/off: 0312-3

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Form ID: pdf901

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Total Noticed: 94

Date Rcvd: Nov 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516628642 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2018 23:59:17 Synchrony Bank/JCP,
PO Box 960090, Orlando, FL 32896-0090
516628644 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2018 23:59:19 Synchrony Bank/PC Richard,
PO Box 965061, Orlando, FL 32896-5061
516628645 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2018 23:59:17 Synchrony Bank/TJX Cos,
PO Box 530949, Atlanta, GA 30353-0949
516628647 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2018 23:58:26 Synchrony Bank/ToysRUs,
PO Box 965061, Orlando, FL 32896-5061
516628648 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2018 23:58:51 Synchrony Bank/WalMart,
PO Box 965061, Orlando, FL 32896-5061
516809824 +E-mail/Text: bncmail@w-legal.com Nov 09 2018 23:54:51 TD Bank USA, N.A.,
C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
516628652 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2018 23:58:27 TJX Rewards/SynCb,
PO Box 530949, Atlanta, GA 30353-0949
516628650 +E-mail/Text: taxcollector@mtnj.org Nov 09 2018 23:55:26 Tax Collector Manalapan Township,
120 Route 522, Manalapan, NJ 07726-3497
516628653 +E-mail/PDF: gecsedirecoverycorp.com Nov 09 2018 23:58:26 WalMart/Synchrony Bank,
Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 47

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516628609* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, Citibank, PO Box 182676,
Columbus, OH 43218)
516635578* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, Dept. 55953, P O Box 55000,
Detroit, MI. 48255-0953)
517446956* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,
Colorado Springs, CO 80962)
516877757* LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
516628633* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 245,
Trenton, NJ 08695)
516628612 ##+HSBC Bank, 961 N Weigel Av, Elmhurst, IL 60126-1058

TOTALS: 0, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 8, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Brian C. Nicholas on behalf of Creditor NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE
SERVICING bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage
Servicing dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE
SERVICING dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: pdf901

Page 4 of 4
Total Noticed: 94

Date Rcvd: Nov 09, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

John R. Morton, Jr. on behalf of Creditor CAB East LLC, serviced by Ford Motor Credit Company
LLC ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Joseph I. Windman on behalf of Debtor Jack Michael Sirignano jwindman@aol.com
Joseph I. Windman on behalf of Joint Debtor Heather Ellen Sirignano jwindman@aol.com
R. A. Lebron on behalf of Creditor NEW PENN FINANCIAL, LLC D/B/A SHELLPOINT MORTGAGE
SERVICING bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage
Servicing rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10